

Exhibit A

Eltman, Eltman & Cooper P.C.

Attorneys at Law
140 Broadway, 26th Floor New York, NY 10005
Toll Free (866) 511-9445

September 10, 2010

Creditor: LVNV FUNDING LLC
Original Creditor: PROVIDIAN FINANCIAL CORP
Account #: 4559540700768312
BEC File #: 751954 4013M2050
Amount Due: \$2628.72 (Does not include all the interest)

ATTN: Lexington Law
MY ACCOUNT # 1022279
CHRIS GODSON

Dear Mr./Ms. GODSON:

Please be advised that Eltman, Eltman & Cooper P.C. has been retained by LVNV FUNDING LLC, purchaser of the above account, for collection of this debt.

Currently, no attorney with the firm has personally reviewed the particular circumstances of your account, and this letter should not be taken as a representation of any such review nor as a threat of legal action. However, if you fail to contact this office, our client may consider the availability of additional remedies to recover the balance due.

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If, within thirty days after your receipt of this notice, you notify us in writing that the debt or any portion thereof is disputed, we will obtain verification of the debt or a copy of any judgment, and we will mail to you a copy of such verification or judgment. If you notify this office in writing within thirty (30) days after receiving this letter, this office will provide you with the name and address of the original creditor, if different from the current creditor.

As of the date of this letter you owe \$2628.72 (Does not include all the interest). At this time our office is willing to deduct twenty percent (20%) from the current balance if the account is settled in full. This will be a savings of:
\$525.74

Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information write the undersigned or call 1-866-511-9445.

THIS FIRM IS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Very truly yours,

Detach Lower Portion and Return with Payment

Eltman, Eltman & Cooper P.C.



140 Broadway 26th Floor

New York, NY 10005-1108

SEAN BANKS called at 3:41 pm
12/14/10
212-660-3128

September 10, 2010
CHRISTOPH M GODSON
310 COUNTRYSIDE LN APT 2
ORCHARD PARK NY 14127-1341

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180 days
abn